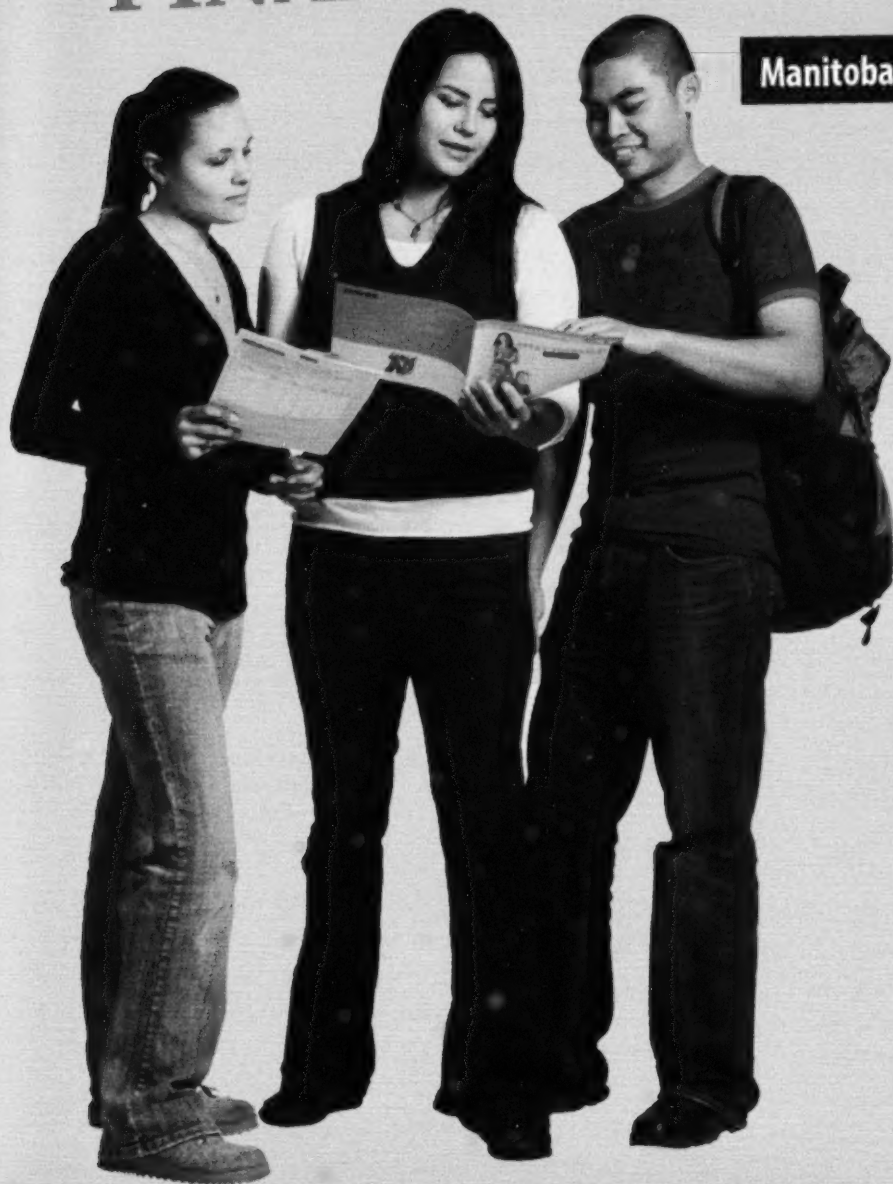



Accessible and Affordable Post-Secondary Education

2013-2014

# FINANCE YOUR FUTURE!

Manitoba Student Aid



Manitoba 

manitobastudentaid.ca

# PLAN AHEAD

## Education Costs

If you have been looking at post-secondary education, you may be asking, "Where's the money going to come from?"

**Manitoba Student Aid** can help you reach your educational goals, but there are also other financial options to consider when you are planning for your education.

If you stop and think about it, there are a number of different ways to get the money you need to continue your schooling.

## Paying for Your Education

Coming up with the funds for your education usually means tapping into a number of different resources. Here are some of the usual sources that can be used to finance your education:

**Existing Funds** - This may include money in savings and other bank accounts, investments, gifts, etc.

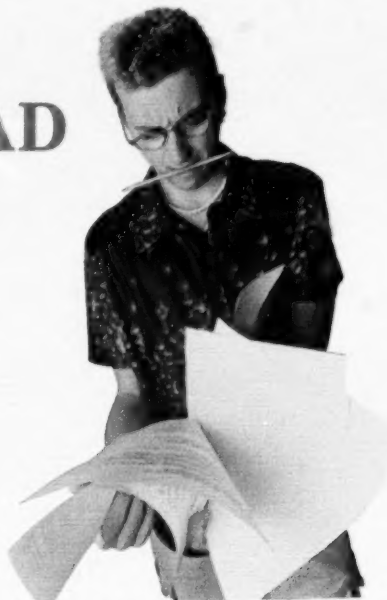
**Family Contributions** - Other family members may be able to give or lend you money. (See page 8 for expected parental contributions.)

**Registered Education Savings Plan (RESP)** - Check to see if your family invested in a program such as an RESP.

**Registered Retirement Savings Plan (RRSP)** - If you are a full-time post-secondary student for at least three months of the year, you can make tax-free withdrawals on RRSPs of up to \$10,000 annually (in one or more installments) to a maximum of \$20,000 over four years. Repayments must be made over ten years, starting the year after the last year of your enrollment or six years after the first withdrawal (whichever comes first).

**Assets** - If you own a car or other valuable property, you might want to consider selling it and putting the money towards your education.

**Jobs** - You can save part of your pay from summer and part-time jobs, and get work experience at the same time.



**Bursaries and Scholarships** - Scholarships are awarded for good grades, and bursaries are based on financial need. You do not have to pay them back, so if you have the chance to apply for these, go for it!

**Co-op Programs** - Check to see if your school offers a co-op program where you alternate terms at school with terms in paid work placements.

**Bank Loans** - If you do not qualify for a government-subsidized loan, you may be able to get a loan or line of credit from a bank or credit union. Many financial institutions have special financial products for students.



## Check these out!

**manitobastudentaid.ca** provides more information about Manitoba Student Aid.

**canlearn.ca** gives online information about how to plan and finance your education, including some available scholarships.

# AM I ELIGIBLE?

## Eligibility Requirements

Take this test to see if you have the basics to apply for a student loan.

- I am a Canadian citizen, permanent resident (landed immigrant), or Protected Person, as defined under Canadian Immigration Legislation.
- I am a Manitoba resident. (Generally, you are a resident if you've lived in Manitoba for the last 12 consecutive months before your study period, not including time spent in post-secondary studies.)
- I'll be studying at an institution that is designated (approved), or is eligible to be designated for Canada Student Loans Program funding. (If you're not sure, check our website at [manitobastudentaid.ca](http://manitobastudentaid.ca) or contact Manitoba Student Aid.)
- My program is approved and is a minimum of 12 weeks long within a period of 15 consecutive weeks. (If you're not sure, check with Manitoba Student Aid.)
- I am not in default of previous federal or provincial student financial assistance.
- I can pass a credit check\* (for those 22 years of age or over and applying for the first time.)

\* As part of the application process for Canada and Manitoba Student Loans, applicants 22 years of age or over, who have never been awarded financial assistance under the Canada Student Loans Program, will have their credit history checked. Applicants who are unable to pass the credit check will be denied a Canada Student Loan and Manitoba Student Aid. Visit [manitobastudentaid.ca](http://manitobastudentaid.ca) for more information.

## Satisfactory Scholastic Progress

You must maintain satisfactory progress and attendance, whether you received loans or not, to continue to be eligible for student financial assistance. Transcripts or academic histories will be required for all students who have attempted at least one academic term of full-time study and have not completed the minimum required course load.

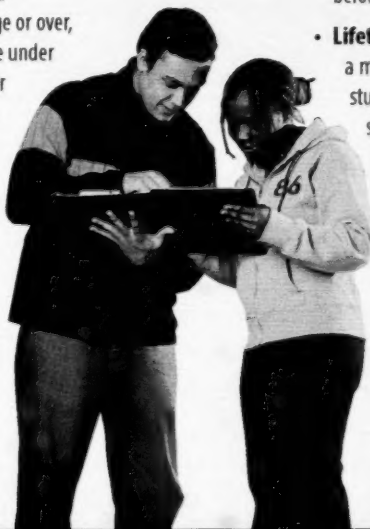
## Eligibility Limits

There are limits to the assistance you can receive from Manitoba Student Aid.

**Number of certificates, diplomas, and degrees** - You may be eligible for assistance for one certificate, diploma, and degree. Generally, funding will not be provided if you are pursuing a second certificate, diploma, or degree unless the first one is a prerequisite for the second.

**Time Limits** - There are limits to the number of weeks and years you are eligible for assistance:

- **Program of Study** - You are eligible for up to the number of years in your program of study plus one additional year. If you take less than 100% of a course load each year, you may run out of eligibility before you finish your program.
- **Lifetime Limit** - Full-time students are eligible to receive up to a maximum lifetime assistance of 340 weeks of post-secondary study. This may be extended for an additional 60 weeks for students enrolled in doctoral studies.



## LET'S TALK LOANS

Manitoba Student Aid provides financial assistance for post-secondary studies in the form of loans, bursaries and grants for eligible applicants.

A student loan comes with long-term financial obligations, so it pays to make sure you know what you're getting AND what your responsibilities are.

Government-subsidized loans are not handouts. They must be paid back. However, they are a good deal because you don't make payments or pay interest on them while you are a full-time student.

Applying for a government-subsidized loan doesn't mean you'll automatically get one, and not everyone gets the maximum amount.

Your loan is based on an assessment of your financial need, which takes into account educational and living costs, as well as expected resources available to you (such as earnings, savings, and assets).

You must attend an approved educational institution and program. If you're unsure whether your school or program is approved, visit [manitobastudentaid.ca](http://manitobastudentaid.ca) to find out.

### Supplemental Assistance

Manitoba Student Aid administers provincial and federal student loans and other financial assistance to Manitobans who don't have the resources to pay for their education on their own. Student loans are supplemental and are not intended to replace your own resources or to cover the entire cost of your education. You, and in some cases your immediate family, are expected to contribute.

### One Application - Two Loans

When you apply for student financial assistance in Manitoba, you deal with only one office, Manitoba Student Aid. It is important to recognize, however, that while you are completing only one application form, you are applying for two separate student loans - a Canada Student Loan whose funds are disbursed from the National Student Loans Service Centre, and a Manitoba Student Loan whose funds are disbursed from Manitoba Student Aid. When cashing and repaying your student loans, you will be dealing with the two separate organizations.

### Are You a Full-time Student?

You are considered a **full-time** student if you are taking at least a 60% course load (in each term) in a recognized program leading to a certificate, diploma, or degree. Students with a verified permanent disability requiring a reduced course load may still be eligible for assistance if they are enrolled at 40% of a full course load. Students enrolled in private vocational institutions must attend 100% of the program to be eligible for assistance.

### What's Available for Full-time Students?

#### A. Assistance You Have to Pay Back

**Canada Student Loan** - provides up to \$210 per week of study

**Manitoba Student Loan** - provides up to \$140 per week of study

For example, if you are attending a 34-week fall/winter university program, the maximum student loan available is \$11,900 (\$350 per week times 34 weeks).

Your Canada Student Loan is generally received at the beginning of your study period and your Manitoba Student Loan is generally received at the midpoint of your study period.

#### B. Assistance You Don't Have to Pay Back

You may also qualify for non-repayable awards. You must apply and qualify for a Canada Student Loan and Manitoba Student Loan to receive these awards.

**Prince of Wales/Princess Anne Award** - \$250 per year is available to Canadian Aboriginal students who have an assessed need of at least one dollar.

**Rural/Northern Bursary** - The Manitoba government provides eligible Rural and Northern students who must relocate or commute within Manitoba, with a \$600 bursary to help offset the increased costs of accessing their education. You are automatically considered for this bursary when you complete an application for Canada/Manitoba Student Loans.

**Canada Student Grant for Persons with Dependents** - If you are a low-income student, qualify for a federal student loan and you have children under the age of 12 as of the start of your study period, you may be eligible to receive \$200 per month for each child.

### Canada Student Grant for Persons from Low-income Families

If you are from a low-income family\*, qualify for a federal student loan and you meet the specific grant eligibility requirements, you will receive \$250 per month of study (half at the start of the year and half mid-way through), up to a maximum of \$3,000 per academic year. This grant is available for all years of your university undergraduate, college, or trade school program, provided your entire program is a minimum of 60 weeks in length.

### Canada Student Grant for Persons from Middle-income Families

If you are from a middle-income family\*, qualify for a federal student loan and you meet the specific grant eligibility requirements, you will receive \$100 per month of study (half at the start of the year and half mid-way through), up to a maximum of \$1,200 per academic year. This grant is available for all years of your university undergraduate, college or trade school program, provided your entire program is a minimum of 60 weeks in length.

\*See chart

### Maximum Gross Income (pre-tax) Thresholds

Family Size	Low-Income	Middle-Income
1 person	\$23,647	\$36,534
2 persons	\$29,439	\$51,147
3 persons	\$36,192	\$64,057
4 persons	\$43,941	\$73,215
5 persons	\$49,839	\$80,324
6 persons	\$56,209	\$86,133
7+ persons	\$62,581	\$91,041

## Grants for Students with Permanent Disabilities

### Canada Student Grant for Persons with Permanent Disabilities (Available to full- and part-time students)

If you have a permanent disability and qualify for a federal student loan you may receive \$2,000 per academic year to help cover the costs of accommodation, tuition, and books.

### Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (Available to full- and part-time students)

If you have a permanent disability which requires you to incur exceptional education-related costs for things such as tutors, note-takers, interpreters, brailers or technical aids, you may receive up to \$8,000 per academic year to help pay for these expenses.

## What's Available for Part-time Students?

### A. Assistance You Have to Pay Back

**Canada Student Loan for Part-time Students** – provides a maximum of \$10,000 at any one time, for students with a demonstrated financial need taking between 20% and 59% of a full course load in a program leading to a certificate, diploma or degree.

\* "Middle-Income" is used to determine eligibility.

### B. Assistance You Don't Have to Pay Back

You may also qualify for non-repayable grants. You must apply and qualify for a Canada Student Loan for Part-time Students

### Canada Student Grant for Part-time Students with Dependants

If you are a part-time student with up to two children under the age of 12\* you may be eligible for \$40 per week of study, and if you have three or more children under the age of 12\*\* you may be eligible for \$60 per week of study to a maximum of \$1,920 per academic year.

\*\*As of the start of your study period.

### Canada Student Grant for Part-time Studies

If you are a part-time student, qualify for a Part-time Canada Student Loan and are from a low-income family, you may be eligible for up to \$1,200 per academic year.

\* "Low-Income" is used to determine eligibility.

For additional information on Part-time student loans, visit [canlearn.ca](http://canlearn.ca).



### The Manitoba Bursary (MB)

*is a loan remission program designed to reduce student loan debt for eligible students. You must comply, within the deadlines provided, with all requests for additional documentation, verification, or audit. To be eligible you must access your Canada Student Loan and Manitoba Student Loan awards, be a full-time student throughout your study period, and complete your study period. Generally, students who are eligible for 2013-2014 awards will be notified by September 2014. \$500 Deadline Penalty: Students who don't submit an application for financial assistance by the start of school will have a penalty of \$500 deducted from any Manitoba Bursary entitlement.*

## S E C T I O N F O U R

# HOW MUCH WILL I GET?

### Do the Math

The amount of assistance you are eligible to receive is based on your "assessed need", which is determined by Manitoba Student Aid. Allowable Expenses minus Your Resources equals Your Assessed Need. The amount of assistance you are eligible to receive cannot exceed the program maximum.

Allowable Expenses	minus	Your Resources	equals	Your Assessed Need
tuition		employment earnings		up to the program maximum
compulsory fees		other income/benefits		
books and supplies		scholarships, bursaries		
living allowance*		savings and investments		
		pre-study work contribution		
		parental contributions, if applicable		
		spousal contributions, if applicable		
		assets, RRSPs, vehicles		

\* See Manitoba Monthly Living Allowance Rates below.

Keep in mind that you may not know the exact numbers when you fill out your application. For example, you might not know how much you expect to make at your summer job. That's ok. Include your best estimate, and if it's wrong, let us know. We will adjust the loan amount.

### Computers

The eligible expenses under the books and supplies allowances includes an annual allowance of up to \$500 for computers and computer-related costs. The allowance will be part of the current \$3,000 maximum for books and supplies. You are eligible for this allowance each year that you are eligible for student financial assistance.

### Manitoba Monthly Living Allowance Rates

Standard monthly living allowances ensure that everyone in similar circumstances who applies for a loan is **on the same playing field**. Monthly living allowances do not include tuition, books, supplies, or other education-related costs. Remember, in determining your financial need, Manitoba Student Aid will take into account the amount of any resources you are expected to contribute.

Manitoba Student Aid uses the maximum monthly living allowances in the calculation of need. This does not mean that all applicants will be awarded these amounts for living costs.

Single student living at home	\$ 472 per month
Single student living away from home	\$1,025 per month
Single parent (excluding dependant costs) up to	\$1,206 per month
Married student and spouse (no dependants) up to	\$1,906 per month
Dependants (for each dependant) up to	\$ 552 per month

Living allowances are based on a moderate standard of living and may vary according to the province in which you reside while attending school.

If you are a single dependent student, and your parents live in the same city where you are attending classes, you will be assessed the "at home" costs, when determining your need.

Living allowances for single students living away from home are based on shared accommodations.

## Your Resources

It's your education, so it just makes sense that you and your spouse, or parents if applicable, are expected to help pay for it. That's why the application asks for fairly detailed information about employment income, bank accounts, investments, some assets such as vehicles, and other income sources.

## Pre-Study Period Employment

Unless you are injured or ill, you are expected to work during your pre-study period. The pre-study period, which can be up to four months, is the period of time just before the start of each session of post-secondary studies. You are expected to save money from your job to contribute to your education costs. This amount is based upon your after-tax income minus the monthly living allowances.

## RRSP Withdrawals

RRSP withdrawals will be included in the calculation of your available resources.

## Vehicles

The current value of any vehicle (minus \$5,000) is considered an asset if owned, leased, or primarily operated by you or your spouse. This includes cars, trucks, motorcycles and recreational vehicles. If you acquire a vehicle during your pre-study or study period, you must provide Manitoba Student Aid with a copy of the sales or lease agreement, as well as verification of the source of funding. If you sell your vehicle, you must provide a copy of the bill of sale to Manitoba Student Aid. If the transaction is at arm's length, the net proceeds of the sale are assessed as an asset. If the transaction is not at arm's length, the value of the vehicle is used as an asset for each year you apply to Manitoba Student Aid.

The information you provide may be verified with Manitoba Public Insurance.

## Am I Dependent or Independent?

In accordance with Canada Student Loan policy, your parents are expected to contribute towards your educational costs if you are considered to be a single dependent student. **Generally, you are considered to be a single dependent student, unless:**

- you have been out of high school for a minimum of four years
- you have been in the workforce\* for at least 12 months in a row on two or more occasions and you were not a full-time student during that time

- you are, or were, a permanent ward of a child and family services agency
- your parents are deceased and you have no legal guardian
- you are married or were living common-law for 12 months at the beginning of your study period
- you were previously married or living common-law; or
- you are widowed, divorced or separated, or a single parent with dependent children living with you

Contact Manitoba Student Aid if you feel you have special circumstances that affect your parents' or your ability to provide the required contribution.



## What does "in the workforce" mean?

*For the purpose of determining if you are independent, the expression "in the workforce" means that during any two periods of 12 consecutive months before the start of the school year, you were either working or actively seeking employment, and were not a full-time student. Contact Manitoba Student Aid if you require more information.*

## Expected Parental Contributions

Part of the application form deals with parental contributions. If you are a "dependent" student, your parents are expected to make a contribution toward the cost of your education. See page 7 for more information on dependent students.

**To get an idea of what your parents' weekly contribution might be, follow the steps below.**

**Step 1:** Determine your family size.

**Step 2:** Determine your parents' combined annual income (Take combined income and subtract income taxes paid and EI and CPP contributions.)

**Step 3:** Subtract the appropriate MMSOL (Chart 1) from the amount at Step 2. This is your parents' discretionary income.

**Step 4:** See Chart 2 to determine your parents' weekly expected contribution.

**Step 5:** Multiply the result by the number of weeks in your program of study. This result is your parents' expected contribution.

**Chart 1 • Manitoba Moderate Standard of Living (MMSOL) Rates**

Family Size	2	3	4	5	6	7	8	9	10
Rates	\$39,146	\$49,027	\$56,036	\$61,477	\$65,922	\$69,679	\$72,932	\$75,803	\$78,368

**Chart 2 • Sample Discretionary Income Table**

Annual Discretionary Income	Weekly Contribution
\$ 500 - 1,000	\$ 3
\$ 2,500 - 3,000	\$ 9
\$ 3,500 - 4,000	\$ 12
\$ 6,500 - 7,000	\$ 20
\$ 7,500 - 8,000	\$ 24
\$ 10,500 - 11,000	\$ 36
\$ 12,500 - 13,000	\$ 43
\$ 13,500 - 14,000	\$ 47
\$ 14,500 - 15,000	\$ 55
\$ 16,500 - 17,000	\$ 70

### Parent 1

\$ 25,500	Gross Income (line 150 of tax return)
\$ 815	Less CPP (line 308 of tax return)
\$ 675	Less EI (line 312 of tax return)
\$ 4,639	Less taxes payable (line 435 of tax return)
\$ 19,371	Net Income

### Parent 2

\$ 64,900
\$ 2,163
\$ 747
\$ 13,084
\$ 48,906

Combined net income  
 Less Moderate Standard of Living (family size of 5)  
 Discretionary income  
 Parental contribution is \$20 per week of study  
 For an 8-month (34-week) course, the parental contribution would be

\$ 68,277  
 \$ 61,477  
 \$ 6,800  
 \$ 680

# READY. SET. APPLY YOURSELF!

## How to Apply

You may apply **online** or on **paper**.

**Apply online** at [manitobastudentaid.ca](http://manitobastudentaid.ca), and you should receive notification of your results within two weeks.

**Paper applications** are available at Manitoba Student Aid. It may take up to five weeks to process a paper application, or longer if the application is not completed properly, so plan ahead. Answer all the appropriate questions, sign the declaration and consent form and, if applicable, have your spouse or parents sign too.

## What Happens Next

Once your application is processed, a **Notice of Assistance** letter will be mailed to you. The notice will tell you how much you'll be getting, and what forms to complete OR tell you why you are not eligible.

If you do not agree with the result of your assessment, or if your information has changed, you should talk to Manitoba Student Aid about a possible review of your assessment. To request a review, you must provide a letter outlining your situation, along with all of the required information. Reviews can take up to six weeks.

Check our website [manitobastudentaid.ca](http://manitobastudentaid.ca) for information.

## Deadlines

You must submit all required information no later than **two months** before your period of study ends.

Manitoba Student Aid cannot release any funds after your period of study end date.

## Authorization

If you wish to have someone else act for you when dealing with Manitoba Student Aid, you must send Manitoba Student Aid a letter indicating who is authorized to act for you, what information they are allowed to have, and for how long the authorization is valid. All information submitted by you and your parents or spouse is confidential.

## What I Need to Provide

**Note:** Manitoba Student Aid (MSA) will confirm your enrolment with your school prior to each term. You must take the minimum required course load in each term to pass this enrolment process and receive funds.

**Before you receive your first disbursement (payment) you must provide all requested information, such as:**

- Applicant's and Parents' or Spouse's Declaration and Consent form(s), as applicable, if you applied online
- Verification of your immigration status
- information regarding changes to your name or marital status since your last application (marriage certificate, separation agreement, etc.), if applicable
- your student number, if applicable
- your spouse's social insurance number, if applicable
- records of academic history, if you received a letter regarding unsatisfactory progress from Manitoba Student Aid for any previous year
- verification of permanent disability from a medical assessor, the required information, and verification to support your need for taking a reduced course load if you are taking less than 60% of a full course load
- verification of funding received from your sponsoring agency, if applicable
- your spouse's completed Income Form - Spouse, if applicable
- verification of your permanent ward status from a child and family services agency, if applicable

**Note:** Students assessed with a financial need that is more than the maximum Canada Student Loan and Manitoba Student Loan, may be asked to submit information to substantiate their costs, and to demonstrate that they will have sufficient resources to meet their needs.

**Before you receive your second disbursement (payment) you must provide all required information, such as:**

- a completed Income Form
- verification of funding for which you had applied, but had not previously received a response

If you are attending an out of province institution, MSA will verify your program information, including tuition and start and end dates directly with your school.

**All information you and your family provide to Manitoba Student Aid is subject to verification and audit.**

# WHAT HAPPENS TO MY LOANS WHILE I AM IN SCHOOL?

## Interest on Your Loans

The Governments of Canada and Manitoba pay the interest on your loans while you are in school full-time. During this time you are not required to make payments on your Canada Student Loan or Manitoba Student Loan. If you choose to make payments, they will be applied directly against the principal.

Part-time Canada Student Loans accumulate interest while you are in school. You can make interest-only payments while in school or make no payments until six months after your studies end. Visit [canlearn.ca](http://canlearn.ca) for more information.

Manitoba Student Loans are also interest-free for the six-month period following full-time studies while Canada Student Loans are not.

## Maintaining/Reinstating Your Interest-free Status While in Full-time Studies

### Canada Student Loans

These federally-subsidized student loans are interest-free while you maintain your full-time student status. Interest begins to accumulate as soon as you cease to be a full-time student even though you don't have to begin repayment of the loan until six months later. **If you continue your full-time studies but will not receive a new Canada Student Loan within the six-month period, request a Confirmation of Enrolment Form (Schedule 2) from your post-secondary institution or the National Student Loans Service Centre (NSLSC).** Complete and present this documentation to the NSLSC to let them know you are still in school. This will maintain your interest-free status and delay repayment of your loan(s).

See [canlearn.ca](http://canlearn.ca) for more information on maintaining interest-free status for Canada Student Loans.

### Manitoba Student Loans

These provincially-subsidized loans are interest-free while you maintain your full-time student status, and for the next six months. Interest and repayments begin six months later. **If you continue your full-time studies but will not receive a new Manitoba Student Loan within the six-month period, you must request a Continuation/Reinstatement of Interest-Free Status Form (Form CR) from your post-secondary institution or Manitoba Student Aid.** Complete and present this documentation to Manitoba Student Aid while you are still in school. This will maintain your interest-free status and delay repayment of your loan(s). Manitoba Student Aid cannot process this form once your study period has ended.

## Contact Your Lenders

It is important to stay in contact with all lenders holding your loans while you are in study. Provide them with any changes to your personal information (example, change of address or withdrawal from school).



### Important Note:

*Generally, the full amount of grant and bursaries are not taxable provided you are able to claim the education amount when filing your income taxes. Canada Student Loans and Manitoba Student Loans are not taxable. Visit the Canada Revenue Agency website for more information on how to report your grants and bursaries at [cra-arc.gc.ca](http://cra-arc.gc.ca).*

# PAY BACK TIME

For help with estimating and preparing for your educational costs, visit [canlearn.ca](http://canlearn.ca), select "Online Tools" and then choose from the "Planners and Calculators" section.

When you leave full-time studies, or if your course load drops under the minimum requirement, you have six months before you have to start paying back your student loans. During this time, you need to talk to your lenders about repayment arrangements. Your lenders will work with you to prepare a repayment schedule, usually over a 10-year period.

## Canada Student Loans

### National Student Loans Service Centre

The National Student Loans Service Centre is the primary contact for all information and services pertaining to the cashing and repaying of Canada Student Loans awarded after August 1, 2000.

Borrowers who received loans between August 1, 1995 and July 31, 2000 will continue to have that loan held by the financial institution where the loan was negotiated.

## Manitoba Student Loans

### Manitoba Student Aid

Manitoba Student Aid is the primary contact for all information and services pertaining to the cashing and repaying of Manitoba Student Loans awarded after August 1, 2001.

For information on repaying a Manitoba Student Loan issued before August 1, 2001, students should contact the financial institution where the loan was negotiated.



## Having Trouble Repaying Your Loans?

If you are having difficulty making your loan payments, contact your lenders to discuss the debt management programs available through the governments of Canada and Manitoba.

For information on measures designed to help make paying back your loans easier, visit [manitobastudentaid.ca](http://manitobastudentaid.ca) or the National Student Loans Service Centre at [canlearn.ca](http://canlearn.ca).

## Tax Credits

While you are repaying your student loan, you will be allowed to claim a tax credit on the interest portion of the amount paid on your student loan each year. A statement will be sent to you showing how much interest has been paid on your loan each year.

## MANITOBA STUDENT AID

### Winnipeg

401-1181 Portage Avenue  
Winnipeg MB R3G 0T3  
(Monday-Friday 8:30 a.m. - 4:30 p.m.)  
Phone: 204-945-6321

### Westman Regional Office

362-340 9th Street  
Brandon MB R7A 6C2  
(Monday-Friday 8:30 a.m. - 4:30 p.m.)  
Phone: 204-726-6592

**Toll-free (Canada and the USA)** 1-800-204-1685

### TTY Phone

204-945-8483 (in Manitoba)  
1-866-209-0696 (Canada and the USA)

Your MySAO (My Student Aid Online) account gives you  
24/7 access to the status of your application

[manitobastudentaid.ca](http://manitobastudentaid.ca)

## CANADA STUDENT LOANS PROGRAM

Contact the **National Student Loans Service Centre:**

P.O. Box 4030  
Mississauga ON L5A 4M4

**Toll Free:** 1-888-815-4514 (within North America)

**TTY:** 1-888-815-4556

Countries outside of North America: dial international  
access code + 800 2 225-2501 (toll free)

Countries outside of North America without an international  
access code: call the Canadian operator at 0800 096 0634,  
then call collect 905-306-2950

[canlearn.ca](http://canlearn.ca)